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In conclusion, it should be added that this study is based upon a personal investigation made by the author, and received the Beaujour prize from the Academy of Moral and Political Sciences, as the best work submitted in a competition held by the Academy.

W. F. WILLOUGHBY.

Washington, D. C.

Civic Club Digest of the Educational and Charitable Institutions and Societies in Philadelphia. Compiled by a Committee of the Social Science Section of the Civic Club, with an Introduction on Social Aspects of Philadelphia Relief Work by Samuel McCune Lindsay, Ph. D. Pp. clxxiv, 201. Price, 1.00. Philadelphia: Civic Club of Philadelphia, 1895.

It seems that as long ago as 1879 the Philadelphia Society for Organizing Charity published a "Manual for Visitors among the Poor, with a Classified and Descriptive Directory to the Charitable and Beneficent Institutions of Philadelphia." This was one year before the Boston Charities Directory was issued and two years before the appearance in print of the "London Register and Digest."* But while the charity organization societies of London, New York, Boston and Baltimore have issued successive editions of their charities directories to correspond with the rapid increase and development of charitable institutions, the Philadelphia book has remained in its original form, and so has long ceased to be a directory to the existing charitable agencies. It has now been replaced by this work of the enterprising Civic Club.

The most notable feature of the new directory is the introductory matter, covering 164 pages, written by Professor Lindsay, of the University of Pennsylvania. The formal statements found in a charities directory under the name of each organization are useful for reference, but the ordinary reader is not able from these statements to gain any clear conception of the charity work of a city as a whole. Much duplication of effort becomes at once apparent, but one is left in doubt as to the adequacy of the efforts made, the real quality of the work accomplished, and the ideals toward which improvements should be directed. The delineation must be thrown into perspective by one who is familiar with the relative positions of the various organizations, and one who can treat the whole scene in the light of the accumulated experience which modern charity commands. To supply this need was evidently the purpose of Professor Lindsay's introductory essay. The result is worthy of high commendation.

* Pp. xiii, xiv.

The introduction may be analyzed as follows:

1. A discussion of the general principles of charity work under such headings as "Charity, New and Old," "Personal Requisites for Charitable Work," "Public *vs.* Private Relief," "Outdoor Relief *vs.* Indoor Relief," "The Unemployed and Tramp Class," and "Care of Helpless and Dependent Children."

2. Sections devoted to the historical development of some phases of charity work, such as "Charity Organization Movement in England," "Charity Organization Movement in the United States," and "Alms-houses and Public Relief in Philadelphia."

3. A treatment of local conditions in charity and relief work under such titles as "The Philadelphia Society for Organizing Charity," "A United Charities Building an Imperative Need," "Pennsylvania Poor Law," "Settlement and Residence," "Department of Charities and Correction," "Public Health Regulations," "Care of the Insane and Feeble-minded," "Hospitals, Dispensaries and Free Medical Aid," "Wayfarers' Lodges and Woodyards," "Provident Loan Associations and Pawnshops," and "Charitable Work of the Churches."

To this essay are added as appendices: (1) Suggested Rules and By-Laws of a Charity Organization Society Committee [London], (2) By-Laws of the Philadelphia Society for Organizing Charity, (3) The Pennsylvania Lunacy Law, (4) A List, with Addresses, of the City Physicians [fifty in number], City Apothecaries, Health Board Inspectors and Vaccine Physicians, (5) Immigration Laws and Regulations, (6) Suggestions Regarding Disinfectants, and (7) Bibliographical References for General Reading.

Nearly every topic of the essay is treated with some reference to its historical development, and frequent comparisons are made with the experience of other cities in similar lines of work. References are also made under each topic to the special literature of the subject. For local use the work would serve well as a text-book for the study of this branch of sociology, and those who may wish to qualify for efficient social service in Philadelphia are fortunate in having so good a guide.

In the discussion of general principles Professor Lindsay presents the commonly accepted views of progressive administrators of charity. The difference between the old charity and the new is given in the statement that "henceforth, the chief test of charity will be the effect on the recipient." Public outdoor relief (abolished in Philadelphia, 1879) is condemned on the ground that it "invariably undermines self-reliance and independence." Yet in other lines of relief work the best results are expected from an enlarged public policy. "Public relief, and public relief alone, can in the best sense have a large

restorative end in view. It can be co-ordinated and graded in a way that private charity can scarcely ever hope to be, with the ultimate purpose of reducing the need of it to a minimum." He is in agreement with Professor Warner and most writers upon the subject in the statement that public relief "can only be relied upon" "to provide successfully when its administration can be reduced to simple and definite rules." It may be questioned whether too much is not made of this routine character as a criterion in the demarcation of the suitable boundary between public and private charity. The administration of a hospital for the insane, which is considered a typical institution for public management, is not an undertaking of essentially more routine character than the granting of orders for groceries and coal where public administration has signally failed. In fact, it is thought necessary to have at the head of such an institution a man of the highest skill, clothed with the greatest discretionary power. The important element to be kept in view is not so much the difficulty of management as the difficulty of deciding upon whom the benefits shall be conferred. The insane form a class readily distinguishable, and a class which no one will join for the sake of its benefits. Whether free treatment be granted only in cases of actual destitution, or more generously, even as in Minnesota, to the extent of the state's assuming the care and support of all who are afflicted with insanity, is a matter not of extreme social importance.

The same may be said of schools for other classes of defectives and in some degree of hospitals for the sick. Without great danger almshouses, when properly conducted, may be made comparatively free for all who will apply. But outdoor relief is something which breeds an appetite for itself and an indefinite population is ready to qualify for it. Children, parents, brothers and sisters are ready to abandon their relatives to its care. The public almoner is under constant political and social pressure to increase his grants. That which is demanded as a right is given without sympathy and received without gratitude. Public outdoor relief therefore has seldom if ever succeeded in improving social conditions except in communities where poverty is so general as to preclude extravagant expenditure for its relief. When the general welfare requires the constant refusal of suppliants it is not safe to place the discretion in the hands of a public official with an unlimited resource in the tax list.

The work of the Children's Aid Society of Pennsylvania receives merited praise and its system of boarding out children under supervision is described in detail. The reader is allowed to infer that the Philadelphia Society for Organizing Charity is relapsing from its former activity, especially in respect to meetings of the Assembly and

conferences of women visitors, while developing inordinately in the direction of relief giving.

A counterpart to the German compulsory service is found in the provision that any citizen chosen to serve as a director in the Department of Charities and Correction shall be fined \$60 if he is able but unwilling to perform this service.*

In the division of the unemployed into three classes† perhaps the most numerous class is omitted—men who are willing to work and are fairly capable except for their irregular habits which render them subject to frequent dismissal.

The directory itself cannot well be criticised from this distance. The data seem to have been gathered with care, and the arrangement is fairly good, though improvable. The names of honorary officials of charities are carefully given, but the officials who are in charge and to whom correspondence should be directed are generally omitted. A list of "Charity Organization Societies in Foreign Countries," is apparently taken from the list of correspondents published by the London Society and includes many organizations which are by no means charity organization societies. This list includes the public bureaus of charities of many French and German cities, but the Philadelphia Department of Charities and Correction seems to have been overlooked by the compilers of the directory. A very serviceable index closes the volume, but unfortunately the introduction is not included within its scope.

DAVID I. GREEN.

Hartford, Conn.

A History of Modern Banks of Issue, with an Account of the Economic Crises of the Present Century. By CHARLES A. CONANT. Pp. 595. Price, \$2.50. New York and London: G. P. Putnam's Sons, 1896.

In his preface Mr. Conant disclaims any attempt at either original investigation or profound analysis of his subject. "My purpose," he says, "has been to bring together, in compact form, the leading facts regarding the banks of the world authorized to issue circulating notes, and the history of the financial and economic crises through which they have passed. There is no work in English covering exactly the ground covered by the 'History of Modern Banks of Issue.'" This is entirely true, and his book will undoubtedly perform a useful function as a reference volume in this country during the next few years, when the banking question is likely to equal, if not supersede in

* P. lxxix.

† P. cviii.